

Information to identify the case:

Debtor 1	Nicolasa Orellana		Social Security number or ITIN xxx-xx-1070
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Last Name
United States Bankruptcy Court		District of New Jersey	
Case number: 18-29848-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nicolasa Orellana

2/1/19

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New JerseyIn re:
Nicolasa Orellana
DebtorCase No. 18-29848-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 20

Date Rcvd: Feb 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2019.

db +Nicolasa Orellana, 306 Woodside Ave., Newark, NJ 07104-3117
 517797032 +Apex Asset Management, LLC, 2501 Oregon Pike, Ste. 102, Org. acct. # 10089479-750575, Lancaster, PA 17601-4890
 517797033 +B&B Collections, Inc., P.O. Box 2137, Toms River, NJ 08754-2137
 517797035 +BioReference Laboratories, 4 Westchester Plaza, Ste. 110, Elmsford, NY 10523-1615
 517797036 +Clara Maass Emergency Medical Associates, P.O. Box 6231, Parsippany, NJ 07054-7231
 517797037 +Clara Maass House Observation, P.O. Box 8000, Dept. 593, Buffalo, NY 14267-0002
 517797038 +FedLoan, P.O. Box 69184, Attn: Bankruptcy Dept., Harrisburg, PA 17106-9184
 517797039 +FedLoan Servicing, P.O. Box 60610, Harrisburg, PA 17106-0610
 517797040 +Horizon, P.O. Box 820, Newark, NJ 07101-0820
 517797041 +Horizon Blue Cross & Blue Shield of NJ, P.O. Box 10193, Invoice # 065822578, Newark, NJ 07101-3117
 517797042 +International Infectious Disease Assoc., 5 Franklin Ave., Ste. 105, Belleville, NJ 07109-3532
 517797044 +LOA Collections, P.O. Box 2240, Burlington, NC 27216-2240
 517797043 +Laboratory Corp. of America, 95 Madison Ave., Ste. A01, Morristown, NJ 07960-6092
 517797046 +Saint Michael's Medical Center, 111 Central Ave., Newark, NJ 07102-1909

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2019 01:50:57 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 02 2019 01:50:53 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517797031 +EDI: RMCB.COM Feb 02 2019 06:18:00 American Medical Collection Agency, 4 Westchester Plaza, Ste. 110, Attn: Bankruptcy Dept., Elmsford, NY 10523-1615
 517797034 EDI: BANKAMER.COM Feb 02 2019 06:18:00 Bank of America, N. A., 4161 Piedmont Parkway, Greensboro, NC 27410
 517797045 +E-mail/Text: ebn@rwjbh.org Feb 02 2019 01:51:47 Saint Barnabas Medical Center, 94 Old Short Hills Rd., Livingston, NJ 07039-5668
 517797047 +EDI: WFFC.COM Feb 02 2019 06:18:00 Wells Fargo Dealer Services, P.O. Box 168048, MAC T9017-026, Irving, TX 75016-8048

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Kevin Gordon McDonald on behalf of Creditor BANK OF AMERICA, N.A. kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
 Steven P. Kartzman on behalf of Debtor Nicolasa Orellana kartztee@optonline.net, jzapata@msklaw.net;nj16@ecfcbis.com;jloewenstein@msklaw.net
 Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net, jzapata@msklaw.net;nj16@ecfcbis.com;jloewenstein@msklaw.net
 Steven P. Kartzman kartztee@optonline.net, jzapata@msklaw.net;nj16@ecfcbis.com;jloewenstein@msklaw.net
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
 William P. Bonomo on behalf of Debtor Nicolasa Orellana nyattybill@aol.com, bonomolawecf@gmail.com;claudia@garanticesufuturo.com;lediazlaw@gmail.com;bonomowr58406@notify.bes tcase.com

District/off: 0312-2

User: admin
Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 7